

Certificate Number: 01356-MIE-DE-005912702

Bankruptcy Case Number: 08-69648

CERTIFICATE OF DEBTOR EDUCATION

I certify that on January 20, 2009, at 12:02 o'clock PM EST,

Thomas R Crooks completed a course on personal financial
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Eastern District of Michigan.

Date: January 20, 2009

By /s/Dave Fleenor for Victoria Wright

Name Victoria Wright

Title Executive Director of Education